

Excess Layer Insurance Insurance Product Information Document



Company: Moorhouse Group Ltd t/a Toledo Insurance Solutions
Product: Excess Layer Insurance

This insurance is administered by Toledo Insurance Solutions and underwritten by Accelerant Insurance Europe SA/NV UK Branch, 1 Tollgate Business Park, Tollgate West, Colchester, Essex, CO3 8AB.

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The Firm Reference Number of Accelerant Insurance Europe SA/NV UK Branch is 940712. Its UK Establishment Number is BR025748 and its UK Establishment Office is located at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB.

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is an insurance policy, designed to additionally cover a level of indemnity for an insured for claims made against them as a result of property damage and/or bodily injury caused as a result of their business activities. Including occupation of their premises, the supply of products and/or any contract work undertaken away from their premises under an underlying policy, which runs concurrently.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

- ✓ Cover to the limits of indemnity detailed in the schedule in accordance with the terms of the primary policy.
- ✓ Additional levels of indemnity related to an exhausted underlying policy.



What is not insured?

- ✗ Cover where the underlying policy insurers do not admit liability or underlying limits of indemnity have not been exhausted.
- ✗ Cover where the underlying policy is not maintained in full effect except for any reduction(s) or the aggregate limits contained therein solely by payment of a claim or claims during the period of insurance.
- ✗ Any liability, loss or expenses directly or indirectly related to asbestos or asbestos derivatives.
- ✗ Any liability arising under Data Protection regulation or legislation.
- ✗ Where underlying policies contain an inner limit of indemnity, which is less than the overall aggregate where they become exhausted by reason of claims payments.
- ✗ Any liability whether directly or indirectly caused by or in connection with any cyber related event



Are there any restrictions on cover?

- ! Endorsements shown in your policy schedule may exclude or limit cover.
- ! Proportional limits on costs and expenses related to the provision contained in the underlying policy and only with written consent.
- ! There are conditions applicable to all or some sections, which include but not limited to Claims procedures, and notification of risk changes. You should refer to the policy wording and endorsements for further details.



Where am I covered?

- ✓ The cover Great Britain Northern Ireland the Channel Islands and the Isle of Man or an offshore Installation within the territorial waters around Great Britain Northern Ireland the Isle of Man and the Channel. Offshore shall mean from the time an Employee embarks onto a conveyance at the point of final departure to an offshore rig or offshore platform until such time the Employee disembarks from the conveyance onto land upon return from an offshore rig or an offshore platform



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate.
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy
- You must maintain and follow the terms of the underlying policies.



When and how do I pay?

The premium for this policy is shown in your schedule
Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period however a minimum and deposit premium applies so no refund will be available.